

Privacy Policy

ABLCORP Pty Ltd ACN 614 017 499



Brisbane | Mackay | Gold Coast | Surat Basin

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1. General

- 1.1. This privacy policy outlines the personal information handling practices of ALBCORP Pty Ltd ACN 614 017 499 (“our”, “us” or “we”) (“businesses”).
- 1.2. We respect the privacy of your personal information. The Privacy Act 1988 (Cth) (Privacy Act), Australian Privacy Principles and registered privacy codes govern the way in which we must manage your personal information. This policy sets out how we collect, use, disclose and otherwise manage your personal information.

2. Personal Information

- 2.1. If we deal with you as a current or prospective customer or client, we may collect personal information from you in order to provide any of our services and products to you. We do not collect personal information unless it is reasonably necessary for, or directly related to, one or more of the services or products we provide or functions we carry out.
- 2.2. Personal information means information from which your identity can be reasonably ascertained. The types of personal information we may collect from you include (but is not limited to):
 - (a) Name;
 - (b) Date of birth;
 - (c) Residential address;
 - (d) Postal address;
 - (e) Email address;
 - (f) Telephone numbers; and
 - (g) Your occupation and place of work.
- 2.3. Personal information may also include credit information, as that term is defined in the *Privacy Act 1988* (Cth). Our Credit Reporting Policy contains information about how you may seek correction of credit information we hold about you, how you may complain about an alleged breach of our obligations in relation to your credit information (and how we will deal with such a complaint) and whether we will disclose your credit information to any overseas entities.

3. Sensitive information

We will only collect sensitive information from you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, criminal history, sexual orientation, membership of any trade or professional associations.

4. Collection of your personal information

- 4.1. You may provide us with personal information that we need to use to provide you with our services. The main way we collect personal information about you is when you give it to us, for example when you complete a form, application or survey or contact us to ask for information.
- 4.2. We collect, hold, use and disclose your personal information which is necessary to carry out our business functions or activities. These functions and activities include:

(a) providing various products and services relating to our businesses to you or someone else you know, including without limitation:

(i) lending products.

Individually and collectively referred to as “products” or “services”.

(b) providing you with information about other services that we offer that may be of interest to you;

(c) checking whether you are eligible for the products and services;

(d) assist in the management of the products and services;

(e) facilitating our internal business operations, including the fulfilment of any legal requirements

(f) analysing our services and customer needs with a view to improving those services, and

(g) contacting you to provide a testimonial or a client satisfaction survey for us.

4.3. In order to perform the functions and/or activities described above, we may disclose your personal information to any of the persons or organisations described below:

(a) our related entities (if any) to facilitate our and their internal business processes;

(b) third party service providers, who assist us in operating our business (including credit reporting bodies and technology service providers), and these service providers may not comply or be required to comply with our privacy policy;

(c) our related entities and other organisations with whom we have affiliations so that those organisations may provide you with information about services and various promotions;

(d) organisations involved in maintaining, reviewing, upgrading and developing our computer and business systems;

(e) our financial advisers, legal advisers or auditors;

(f) organisations involved in a corporate re-organisation or involved in a transfer of all or part of the assets or business of our organisation;

(g) organisations involved in the payments systems including financial institutions, merchants and payment organisations;

(h) organisations required to assist us discharge our legal requirements (e.g. the provision of a tax file number under the *Income Tax Assessment Act*, the ‘know your client’ requirements under the *Anti-Money Laundering and Counter-Terrorism Act* and the responsible lending and identification requirements under the *National Credit Code* and associated Land Title, Personal Property and Property Law legislation);

(i) as required or authorised by law and/or where you have given your consent.

- 4.4. We store your personal information in different ways, including in paper and in electronic form. The security of your personal information is important to us. We take reasonable measures to ensure that your personal information is stored safely to protect it from misuse, loss, unauthorised access, modification or disclosure, including electronic and physical security measures.
- 4.5. We will not sell or otherwise disclose your personal information to other companies or organisations without your prior consent.
- 4.6. Where it is lawful and practical to do so, you may wish to deal with us without providing any personal information, such as by providing a pseudonym or dealing with us anonymously, when you make general enquiries. However, in order to provide some of our services to you, we may need to identify you (in particular our finance and rental services).
- 4.7. If you access a social media page operated by us, the information we collect about you may also include your user ID and/or user name associated with that social media service, any information or content you have permitted the third party social media service to share with us, such as your profile picture, email address, followers or friends lists, and any information you have disclosed in connection with that social media service.
- 4.8. We will collect information from you electronically, for instance through internet browsing, mobile or tablet applications. Each time you visit our website, we collect information about your use of the website. We may use technology called 'cookies' when you visit our site. Cookies can record information about your visit to our site. The cookies we send to your computer cannot read your hard drive, obtain any information from your browser or command your computer to perform any action. They are designed so that they cannot be sent to another site, or be retrieved by any non-ABLCORP site.
- 4.9. We may invite you to send your details to us via private messaging, for example, to answer a question about your account. You may also be invited to share your personal information through secure channels to participate in other activities, such as competitions.

5. Overseas Recipients

- 5.1. We may disclose your personal information to overseas recipients.
- 5.2. We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT servers may be located outside Australia.
- 5.3. Prior to disclosing your personal information to an overseas recipient, we will take all reasonable steps to ensure that:
 - (a) The overseas recipient does not breach the Australian Privacy Principles; or
 - (b) The overseas recipient is subject to a law, or binding scheme, that has the effect of protecting the information in a way that, overall, is at least substantially similar to the way the Australian Privacy Principles protect the information; or
 - (c) You have consented to us making the disclosure. Acceptance of any of our services via an application in writing, orally or electronic means will be deemed as giving consent to the disclosures detailed herein.

6. Access to your personal information

- 6.1. You can request, at any time, for us to inform you of the personal information we hold about you. We usually respond to you within seven days of receiving your request.
- 6.2. We may refuse to give you access to the personal information we hold about you if we reasonably believe that giving access would pose a serious threat to the life, health or safety of an individual, would have an unreasonable impact on the privacy of other individuals, or if we consider the request to be frivolous or vexatious.
- 6.3. If any of the information we hold about you is inaccurate, out of date, incomplete or irrelevant, please contact us.
- 6.4. If you wish to access or correct any of the personal information we hold about you, please email us at enquiries@ablcorp.com.au or contact us by phone on 0405 726 905.

7. Complaints

- 7.1. Should you wish to make a complaint about the management of your personal information, please email us at enquiries@ablcorp.com.au or contact us by phone on 0405 726 905. We will make a record of your complaint and take steps to correct any deviation from Australian Privacy Principals.
- 7.2. We will acknowledge your complaint within seven days. We will provide you with a decision on your complaint within 30 days.
- 7.3. If you are dissatisfied with the response of our complaints officer you may make a complaint to:
 - (a) the Privacy Commissioner which can be contacted on either www.oaic.gov.au or 1300 363 992.

8. How we may change this statement

We may amend or update this Policy at any time. Any changes to our Privacy Policy will be publicised on our website. This privacy policy came into existence on 1 July, 2016.

9. More information

- 9.1. For more information about any issue raised in this Privacy Policy or any other concerns, please contact us:

Phone: 0405 726 905
Email: enquiries@ablcorp.com.au
Post: Privacy Officer
c/o ALBCORP Pty Ltd
G 22 Mayneview Street
MILTON QLD 4064
- 9.2. For more information about privacy in general, you can visit the Australian Information Commissioner's website at www.oaic.gov.au.